

**Information to identify the case:**

Debtor 1	<b>Richard F Polese</b>	Social Security number or ITIN	xxx-xx-9887
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-11222-SLM</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(b) is granted to:

Richard F Polese

6/17/19

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan**

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

**For more information, see page 2 >**

- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Richard F Polese  
DebtorCase No. 17-11222-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WHPage 1 of 2  
Total Noticed: 20

Date Rcvd: Jun 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2019.

db +Richard F Polese, 10 Colonial Drive, Scotch Plains, NJ 07076-2904  
 aty +Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 cr +U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 516602542 Audi Financial Services, PO Box 5215, Carol Stream, IL 60197-5215  
 516602543 Capital One Bank, N.A., PO Box 71087, Charlotte, NC 28272-1087  
 516613496 +Daniel Goldstein, c/o Nicholas Khoudary, Esq., 700 Route 18 North,  
 East Brunswick, NJ 08816-3709  
 516613497 +Estate of Morris Goldstein, c/o Brach Eichler, LLC, 101 Eisenhower Parkway,  
 Roseland, NJ 07068-1032  
 516613498 Estate of Morris Goldstein, c/o Clerk of the Superior Court of NJ, Hughes Justice Complex,  
 Trenton, NJ 08625  
 516613499 JKF Medical Center, P.O. Box 11913, Newark, NJ 07101-4913  
 516613500 +New Jersey Precision Tech Inc., 1081 Bristol Road, Mountainside, NJ 07092-2301  
 516613501 +Newark Beth Israel Medical Center, c/o Samuel J. Weinstein, W Northfield Rd # 204,  
 Livingston, NJ 07039-3722  
 516602546 +US Bank National Association, c/o Stern & Eisenberg, 1581 Main Street, Suite 200,  
 Warrington, PA 18976-3403  
 516743255 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 17 2019 23:56:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jun 17 2019 23:56:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Jun 18 2019 03:28:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 516762606 EDI: AIS.COM Jun 18 2019 03:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 516602544 E-mail/Text: g2sogasbnkr@southernco.com Jun 17 2019 23:55:10 Elizabethtown Gas,  
 PO Box 4569, Location 6250, Atlanta, GA 30302-4569  
 516854755 EDI: PRA.COM Jun 18 2019 03:28:00 Portfolio Recovery Associates, LLC,  
 c/o Sears/Orchard Bank, POB 41067, Norfolk VA 23541  
 516653207 +EDI: RMSC.COM Jun 18 2019 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516602545 ##Gateway Energy Services, 400 Rella Blvd, Suite 300, Suffern NY 10901-4239

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 3180WH

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Jun 17, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2019 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION  
ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jessica M. Minneci on behalf of Debtor Richard F Polese jminneci@middlebrooksshapiro.com  
Justin Plean on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION jplean@rasflaw.com,  
bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melinda D. Middlebrooks on behalf of Debtor Richard F Polese  
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com  
Sindi Mncina on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8